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STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING

* * *

In re:

GSH 360 FM and
Marsha Tolentino

Respondents.

FINAL ORDER

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "Division"), having served GSH 360 FM and Marsha Tolentino (hereinafter, "Respondents") on November 10, 2010, with its Order to Cease and Desist, Notice of Intent to Order Restitution, Notice of Intent to Impose Fine and Notice of Right to Request Hearing, attached hereto as Exhibit "1" and incorporated herein by reference, which notified Respondents that a final order would issue in this matter unless, within twenty (20) days of entry and receipt of said Order, Respondents requested a hearing to contest the charges against it, with said request to be made in writing, and;

Said Order having been sent to Respondents via certified mail and regular mail on November 10, 2010, and;

Respondents having failed to request a hearing in this matter, and good cause appearing:

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1 NOW, THEREFORE, **IT IS HEREBY ORDERED** that, pursuant to NRS 622.080 and
2 NRS Chapter 645F and by permanent regulation R052-09 promulgated pursuant thereto,
3 Respondents shall immediately **CEASE AND DESIST** soliciting for and conducting any and all
4 covered service provider, foreclosure consultant and/or loan modification activity in the State of
5 Nevada. In addition, Respondents will be subject to the administrative fines, fees and/or costs
6 and restitution amounts as set forth in the original Order attached hereto as Exhibit "1".

7 **IT IS FURTHER ORDERED** that the sum of said administrative fines, fees and/or costs
8 and restitution amounts be paid in full within **thirty (30) days** of entry of the instant Order;
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11 Dated this 30th day of November, 2010.

12 State of Nevada
13 Department of Business and Industry
14 Division of Mortgage Lending

15 By: Joseph L. Waltuch
16 Joseph L. Waltuch, Commissioner
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EXHIBIT “1”

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STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING

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In re:
GSH 360 FM and Marsha Tolentino,
Respondents.

**ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO
IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING**

The licensing and regulation of loan modification consultants, foreclosure consultants and other persons providing 'covered services' as defined in Nevada Revised Statutes ("NRS") 645F.310 in the State of Nevada is governed by Chapter 645F of NRS and is also governed by the permanent regulation R052-09 promulgated pursuant thereto which was adopted on August 25, 2009 (the "Regulation"). Effective July 1, 2009, the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Division") has the general duty to exercise supervision and control over covered service providers, foreclosure consultants and loan modification consultants. See, Chapter 645F of NRS and see the Regulation. Pursuant to that authority, the Division makes the following Factual Allegations, Violations of Law, and Order, as follows:

FACTUAL ALLEGATIONS

Based upon information and belief, and at all relevant times herein mentioned:

1. GSH 360 FM (hereinafter "GSH 360") was and is a domestic non-profit corporation organized and existing under the laws of the State of Nevada since approximately December 1, 2009 with offices at 4616 W. Sahara Nos. 146 and 147, Las Vegas, Nevada

1 89102. Currently, GSH 360's status with the Nevada Secretary of State is listed as "active."

2 2. Based upon information and belief, and at all relevant times herein mentioned,
3 Respondent GSH 360 has never been and is not a 501(c)(3) tax-exempt, nonprofit
4 corporation or association as defined and classified by the Internal Revenue Service ("IRS").

5 3. Marsha Tolentino (hereinafter "Respondent Tolentino") is an individual who
6 acted, and continues to act, as an agent or person associated with, or employed by,
7 Respondent GSH 360.

8 4. Respondent GSH 360 and Respondent Tolentino (hereinafter collectively
9 "Respondents") advertised services as, provided services of, engaged in, carried on or held
10 themselves out as engaging in or carrying on, and continue to advertise services as, provide
11 services of, engage in, carry on or hold themselves out as engaging in or carrying on, the
12 activities of a loan modification consultant, foreclosure consultant or covered service provider.

13 5. Neither Respondent GSH 360 nor Respondent Tolentino has ever applied for,
14 or been issued, a license by the Division to conduct activities as a covered service provider,
15 foreclosure consultant or loan modification consultant, whether as an independent licensee or
16 as an associated licensee, pursuant to Chapter 645F of NRS and the Regulation.

17 6. Pursuant to NRS 645F.310, "covered service" includes, without limitation:

- 18 1. Financial counseling, including, without limitation, debt counseling and budget counseling;
19 2. Receiving money for the purpose of distributing it to creditors in payment or partial
20 payment of any obligation secured by a mortgage or other lien on a residence in foreclosure;
21 3. Contacting a creditor on behalf of a homeowner; 4. Arranging or attempting to arrange for
22 an extension of the period within which a homeowner may cure a default and reinstate an
23 obligation pursuant to a note, mortgage or deed of trust; 5. Arranging or attempting to
24 arrange for any delay or postponement of the time of a foreclosure sale; 6. Advising the filing
25 of any document or assisting in any manner in the preparation of any document for filing with
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1 a bankruptcy court; and 7. Giving any advice, explanation or instruction to a homeowner
2 which in any manner relates to the cure of a default in or the reinstatement of an obligation
3 secured by a mortgage or other lien on the residence in foreclosure, the full satisfaction of the
4 obligation, or the postponement or avoidance of a foreclosure sale.

5 7. Pursuant to the Regulation, "[a] person shall not advertise services as, provide
6 any of the services of, act as or conduct business as a covered service provider, foreclosure
7 consultant or loan modification consultant or otherwise engage in, carry on or hold himself out
8 as engaging in or carrying on the activities of a covered service provider, foreclosure
9 consultant or loan modification consultant unless the person has a license as a covered
10 service provider, foreclosure consultant or loan modification consultant, as applicable, issued
11 pursuant to this chapter and chapter 645F of NRS." See Section 17 of the Regulation.
12

13 8. Pursuant to the Regulation, "[i]t is unlawful for any person to provide or offer to
14 provide any of the services of a covered service provider, foreclosure consultant or loan
15 modification consultant or otherwise to engage in, carry on or hold himself out as engaging in
16 or carrying on the business of a covered service provider, foreclosure consultant or loan
17 modification consultant without first obtaining the applicable license issued pursuant to this
18 chapter and chapter 645F of NRS, unless the person" is exempt from licensing and complies
19 with the requirements for that exemption. See Section 102 of the Regulation.
20

21 9. Pursuant to the Regulation, "[a] licensee shall not use advertising material,
22 including, without limitation, any Internet domain name or address, that represents that it is
23 approved by or affiliated with a governmental agency or nonprofit organization unless it is
24 approved by or affiliated with the governmental agency or nonprofit organization." See
25 Section 79(8) of the Regulation.
26

27 10. On or about April 12, 2010, the Division issued an "Order to Cease and Desist,
28 Notice of Intent to Order Restitution, Notice of Intent to Impose Fine, and Notice of Right to

1 Request Hearing" (hereinafter "April 12 Order to Cease and Desist," a true and correct copy
2 of which is attached hereto as Exhibit "A" and incorporated herein by reference as though set
3 forth in full) to Respondent Tolentino and Homekeepers RSVP, formerly dba Homekeepers,
4 LLC (hereinafter "Homekeepers RSVP") for, in part, offering or providing services of a
5 covered services provider, foreclosure consultant or loan modification consultant or otherwise
6 engaging in, carrying on or holding themselves out as engaging in or carrying on the business
7 of a covered services provider, foreclosure consultant or loan modification consultant without
8 having applied for and/or been issued a license by the Division and without being exempt
9 from licensing pursuant to the provisions of Chapter 645F of NRS or the Regulation, in
10 violation of Chapter 645F of NRS, and Sections 17, 102 and 103(3)(c) and (w) of the
11 Regulation.
12

13 11. Neither Respondent Tolentino nor Homekeepers RSVP requested a hearing
14 within twenty (20) days of the April 12 Order to Cease and Desist. Pursuant to Section 113(2)
15 of the Regulation, the Division issued a "Final Order" (a true and correct copy of which is
16 attached hereto as Exhibit "B" and incorporated herein by reference as though set forth in full)
17 on May 12, 2010.
18

19 12. The Division's April 12 Order to Cease and Desist and subsequent Final Order
20 required that Respondent Tolentino and Homekeepers RSVP immediately cease and desist
21 from the following activities:

22 1. Advertising for and/or soliciting covered services, foreclosure consultant
23 and/or loan modification consultant business in the State of Nevada without having first
24 received a license from the Division to conduct such activities; and
25

26 2. Offering or providing any of the services of a covered service provider,
27 foreclosure consultant and/or loan modification consultant, or otherwise engaging in, carrying
28 on or holding itself out as engaging in or carrying on the business of a covered service

1 provider, foreclosure consultant and/or loan modification consultant in the State of Nevada for
2 which it has not received a license from the Division to conduct such activities.

3 13. On or about June 29, 2010, the Division learned that Respondents GSH 360
4 and Tolentino were advertising, offering and/or providing any of the services of a covered
5 services provider, foreclosure consultant or loan modification consultant or otherwise
6 engaging in, carrying on or holding themselves out as engaging in or carrying on the business
7 of a covered services provider, foreclosure consultant or loan modification consultant on a
8 website at www.gsh360.com.
9

10 14. Pursuant to the Regulation, "[w]hether or not a complaint has been filed, the
11 Commissioner may investigate a licensee or other person if, for any reason, it appears
12 that...[t]he licensee or other person is offering or providing any of the services of a covered
13 services provider, foreclosure consultant or loan modification consultant or otherwise
14 engaging in, carrying on or holding himself out as engaging in or carrying on the business of a
15 covered services provider, foreclosure consultant or loan modification consultant without
16 being appropriately licensed or exempt from licensing pursuant to the provisions of this
17 chapter or chapter 645F of NRS...." See Section 105(1)(b) of the Regulation.
18

19 15. After learning of the above-referenced information regarding Respondents the
20 Division conducted an investigation which revealed, among other things, that:

21 a. Respondents offered, and continue to offer, or provided, and continue to
22 provide, any of the services of a covered services provider, foreclosure consultant or loan
23 modification consultant or otherwise engaged in, held themselves out as engaging in or
24 carried on, and continue to engage in, hold themselves out as engaging in or carrying on, the
25 business of a covered services provider, foreclosure consultant or loan modification
26 consultant without being appropriately licensed or exempt from licensing pursuant to the
27 provisions of this chapter or chapter 645F of NRS, as evidenced by their website at
28

1 www.gsh360.com, true and correct copies of which are attached hereto as **Exhibit "A"** and
2 incorporated herein by reference as though set forth in full;

3 b. Neither Respondent GSH 360 nor Respondent Tolentino has ever
4 applied for and/or been issued a license by the Division to conduct loan modification or
5 foreclosure consultant activities or otherwise provide 'covered services,' as defined in NRS
6 645F.310;

7
8 c. At all relevant times herein mentioned, neither Respondent GSH 360 nor
9 Respondent Tolentino was or is exempt from the licensing requirements of Chapter 645F of
10 NRS and the Regulation; and

11 d. Respondent GSH 360 has never been and is not a 501(c)(3) tax-exempt,
12 nonprofit corporation or association as defined and classified by the Internal Revenue Service
13 ("IRS").

14 16. Pursuant to the Regulation, "[f]or each violation committed by a person who
15 engages in an activity for which licensure as a covered service provider, foreclosure
16 consultant or loan modification consultant is required under this chapter and chapter 645F of
17 NRS, without regard to whether the person is licensed under this chapter and chapter 645F of
18 NRS, the Commissioner may impose upon the person an administrative fine of not more than
19 \$10,000...if the person...[d]oes not conduct business in accordance with law or has violated
20 any provision of this chapter or chapter 645F of NRS or any order of the Commissioner...[or]
21 [has offered or provided any services prescribed under this chapter or chapter 645F of NRS
22 requiring licensure and the person did not have such a license and was not exempt from
23 licensing at the time the person engaged in the activities...." See Sections 103(3)(c) and (w)
24 of the Regulation.
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27 17. Pursuant to the Regulation, "[i]f a person engages in an activity in violation of
28 the provisions of this chapter or chapter 645F of NRS or an order of the Commissioner, the

1 Commissioner may issue an order directing the person to cease and desist from engaging in
2 the activity." See, Section 108(1) of the Regulation.

3 VIOLATIONS OF LAW

4 After investigating this matter, the Division determined that, at all relevant times herein
5 mentioned:

6 1. Respondents GSH 360 and Tolentino offered, and continue to offer, or
7 provided, and continue to provide, any of the services of a covered services provider,
8 foreclosure consultant or loan modification consultant or otherwise engaged in, held
9 themselves out as engaging in or carried on, and continue to engage in, hold themselves out
10 as engaging in or carrying on, the business of a covered services provider, foreclosure
11 consultant or loan modification consultant without having applied for and/or been issued a
12 license by the Division and without being exempt from licensing pursuant to the provisions of
13 Chapter 645F of NRS or the Regulation, in violation of Chapter 645F of NRS, and Sections
14 17, 102 and 103(3)(c) and (w) of the Regulation; and

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16 2. Respondents GSH 360 and Tolentino used, and continue to use advertising
17 material, as evidenced by their website at www.gsh360, that represents that they are
18 approved by or affiliated with a nonprofit organization, in violation of Section 79(8) of the
19 Regulation.
20

21 ORDER

22 **NOW, THEREFORE, THE COMMISSIONER OF THE DIVISION HEREBY ORDERS,**
23 pursuant to Chapter 645F of NRS and Section 108(1) of the Regulation, after having
24 determined that Respondents, and each of them, offered or provided services of a covered
25 services provider, foreclosure consultant or loan modification consultant or otherwise
26 engaged in, carried on or held itself out as engaging in or carrying on the business of a
27 covered services provider, foreclosure consultant or loan modification consultant without
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1 having applied for and/or been issued a license by the Division and without being exempt
2 from licensing, in violation of Chapter 645F of NRS and the Regulation, that **RESPONDENTS**
3 **IMMEDIATELY CEASE AND DESIST** from the following activities:

4 1. Advertising for and/or soliciting covered services, foreclosure consultant and/or loan
5 modification consultant business in the State of Nevada without having first received a license
6 from the Division to conduct such activities; and

7 2. Offering or providing any of the services of a covered service provider, foreclosure
8 consultant and/or loan modification consultant, or otherwise engaging in, carrying on or
9 holding itself out as engaging in or carrying on the business of a covered service provider,
10 foreclosure consultant and/or loan modification consultant in the State of Nevada for which it
11 has not received a license from the Division to conduct such activities.
12

13 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 108(4) of
14 the Regulation, that upon filing a verified petition with the Division within **twenty (20) days** of
15 receipt of this Order to Cease and Desist, Respondents, and each of them, shall be entitled to
16 a hearing with regard to the contents of this Order to Cease and Desist. Each Respondent is
17 advised, however, that the provisions of this Order to Cease and Desist are effective
18 immediately upon such Respondent being served therewith, whether or not such Respondent
19 requests a hearing.
20

21 **NOTICE TO EACH RESPONDENT:** If you request a hearing, you are specifically
22 informed that you have the right to appear and be heard in your defense, either personally or
23 through your counsel of choice at your own expense. At the hearing, if one is timely
24 requested, the Division will call witnesses and present evidence against you. You have the
25 right to respond and to present relevant evidence and argument on all issues involved. You
26 have the right to call and examine witnesses, introduce exhibits and cross-examine opposing
27 witnesses on any matter relevant to the issues involved.
28

1 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 113(2) of
2 the Regulation, that upon written application to the Division within **twenty (20) days** of the
3 date of this Order, Respondents, and each of them, shall be entitled to a hearing with regards
4 to the contents of this Order referenced hereafter. At that hearing the Division will seek to
5 impose an administrative fine against Respondents, jointly and severally, in the amount of
6 Thirty Thousand Dollars and No Cents (\$30,000.00), payable to the Division on account of
7 Respondents' multiple violations of Chapter 645F of NRS and the Regulation, the Division's
8 investigative costs, to date, in the amount of One Thousand Twenty Dollars and No Cents
9 (\$1,020.00) as well as the Division's attorney's fees, if any, incurred herein, to be proven at
10 the hearing or upon the filing of a proper affidavit. The Division reserves the right to
11 supplement its costs and attorneys' fees.
12

13 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 103(2) of
14 the Regulation, that Respondents immediately (a) cancel all contracts, if any, with
15 homeowners and refund to such homeowners all moneys collected by such Respondents
16 from such homeowners for which completed services have not been rendered, or (b) obtain
17 the written consent of the homeowners to transfer their files, moneys and contracts to a
18 licensed, bonded independent licensee, HUD-approved counseling service or other entity
19 exempt from Chapter 645F of NRS.
20

21 Should either Respondent not timely request a hearing within **twenty (20) days** of the
22 date of this Order, the Division will enter a Final Order in this matter against such
23 Respondent, as required by Section 113(2) of the Regulation.
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1 The Division's Final Order will require payment by such Respondent of the
2 administrative fines, the Division's investigative costs and the Division's attorney's fees within
3 **thirty (30) days** of the entry of the Final Order
4 and payment by such Respondent of the Restitution Amounts immediately upon entry of the
5 Final Order.

6 Dated this 8th day of November, 2010.

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8 State of Nevada
9 Department of Business and Industry
10 Division of Mortgage Lending

11 By:

12 Nancy Corliss, Deputy Commissioner
13 Joseph L. Waltuch, Commissioner
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EXHIBIT “A”

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING

In re:

Homekeepers RSVP, formerly dba
Homekeepers, LLC, and
Marsha Tolentino

Respondents.

**ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO ORDER RESTITUTION AND
IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING**

The licensing and regulation of loan modification consultants, foreclosure consultants and other persons providing 'covered services' as defined in Nevada Revised Statutes ("NRS") 645F.310 in the State of Nevada is governed by Chapter 645F of NRS and by permanent regulation R052-09 promulgated pursuant thereto (the "Regulation"). The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Division") has the general duty to exercise supervision and control over covered service providers, foreclosure consultants and loan modification consultants. See, Chapter 645F of NRS and see the Regulation. Pursuant to that authority, the Division makes the following Factual Allegations, Violations of Law, and Order, as follows:

FACTUAL ALLEGATIONS

1. Homekeepers, LLC was a Nevada limited liability company that conducted activities as a loan modification consultant, foreclosure consultant or covered service provider in the State of Nevada out of its office located at 101 S. Rainbow Boulevard, No. 25, Las Vegas, Nevada 89145. Currently, Homekeepers, LLC status with the Nevada Secretary of State is listed as "active."

2. Based upon information and belief, and at all relevant times herein mentioned, on

1 September 14, 2009, Homekeepers, LLC was sold, and its loan modification consulta
2 foreclosure consultant or covered service provider files were transferred to Homekeepers
3 RSVP.

4 3. Homekeepers RSVP is not a licensed entity with the Nevada Secretary of State.

5 4. Based upon information and belief, and at all relevant times herein mentioned
6 Homekeepers RSVP formerly dba Homekeepers, LLC ("Homekeepers RSVP") conducted
7 activities as a loan modification consultant, foreclosure consultant or covered service provider
8 in the State of Nevada out of its office located at 4616 W. Sahara Avenue, No. 297, Las
9 Vegas, Nevada 89102.
10

11 5. Based upon information and belief, and at all relevant times herein mentioned
12 Marsha Tolentino ("Tolentino") was, and continues to be, the manager of Homekeepers
13 RSVP and acted as an agent or person associated with, or employed by, Homekeepers
14 RSVP and provided covered services on its behalf in the State of Nevada.
15

16 6. Neither Homekeepers RSVP nor Tolentino (hereinafter collectively "Respondents")
17 has ever applied for, or been issued, a license by the Division to conduct activities as a
18 covered service provider, foreclosure consultant or loan modification consultant, whether as
19 an independent licensee or as an associated licensee, pursuant to Chapter 645F of NRS and
20 the Regulation.

21 7. Based upon information and belief, and at all relevant times herein mentioned:

22 a. Complainants AGM and MSM were the owners of certain real property
23 located at 4652 Deer Forest Avenue, Las Vegas, Nevada 89139;
24

25 b. Complainant RAS was the owner of certain real property located at 8408
26 White Shore Circle, Las Vegas, Nevada 89128;

27 c. Complainant MSO was the owner of certain real property located at 9737 Lost
28 Colt Circle, Las Vegas, Nevada 89117;

1 d. Complainant RGH was the owner of certain real property located at 276
2 Auchmull Street, Henderson, Nevada 89044; and

3 e. Complainant JM was the owner of certain real property located at 300
4 Atwater Drive, North Las Vegas, Nevada 89032.

5 8. In and around October through December 2009, the Division received written
6 complaints from Complainants AGM and MSM (dated December 7, 2009), RAS (dated
7 November 16, 2009), MSO (dated October 29, 2009), RGH (dated November 24, 2009) and
8 JM (dated October 5 and 20, 2009) (individually, "Complainant" and collectively
9 "Complainants) alleging, among other things, that Respondents offered to provide, or
10 provided, for compensation, services to obtain a mortgage loan modification for Complainant
11 and/or prevent Complainant's respective real property from going to foreclosure or to provide
12 other covered services for Complainant.

13
14 9. Pursuant to the Regulation, "[w]hether or not a complaint has been filed, the
15 Commissioner may investigate a licensee or other person if, for any reason, it appears
16 that...[t]he licensee or other person is offering or providing any of the services of a covered
17 services provider, foreclosure consultant or loan modification consultant or otherwise
18 engaging in, carrying on or holding himself out as engaging in or carrying on the business of a
19 covered services provider, foreclosure consultant or loan modification consultant without
20 being appropriately licensed or exempt from licensing pursuant to the provisions of this
21 chapter or chapter 645F of NRS...." See, Section 105(1)(b) of the Regulation.

22
23 10. Pursuant to the Regulation, "[a] person shall not advertise services as, provide any
24 of the services of, act as or conduct business as a covered service provider, foreclosure
25 consultant or loan modification consultant or otherwise engage in, carry on or hold himself out
26 as engaging in or carrying on the activities of a covered service provider, foreclosure
27 consultant or loan modification consultant unless the person has a license as a covered
28

1 service provider, foreclosure consultant or loan modification consultant, as applicable, issued
2 pursuant to this chapter and chapter 645F of NRS." See, Section 17 of the Regulation.

3 11. Pursuant to the Regulation, "[i]t is unlawful for any person to provide or offer
4 provide any of the services of a covered service provider, foreclosure consultant or loan
5 modification consultant or otherwise to engage in, carry on or hold himself out as engaging in
6 or carrying on the business of a covered service provider, foreclosure consultant or loan
7 modification consultant without first obtaining the applicable license issued pursuant to this
8 chapter and chapter 645F of NRS, unless the person...[i]s exempt from the provisions of this
9 chapter and chapter 645F of NRS; and [c]omplies with the requirements for that exemption
10 See, Sec. 102 of the Regulation.

12 12. After receiving the above-referenced complaints regarding Respondents, the
13 Division conducted an investigation which revealed, among other things, that:

14 a. On September 16, 2009, Complainant MSO paid Nine Hundred Dollars and
15 No Cents (\$900.00) to Respondents to obtain a mortgage loan modification and/or prevent
16 her real property from going to foreclosure and/or to provide other covered services, as
17 evidenced by a receipt issued by Tolentino, a true and correct copy of which (except
18 Complainant MSO's redacted name) is attached hereto as **Exhibit "A"** and incorporated
19 herein by reference as though set forth in full;

21 b. On September 18, 2009, Respondents provided Complainant RAS the status
22 of his loan modification request and a copy of Respondents' client handbook;

23 c. Complainant RGH received a letter dated September 14, 2009, advising of
24 the sale of Homekeepers, LLC, and transfer of files, to Respondents, and also received a
25 copy of Respondents' client handbook;

26 d. Respondents asked Complainants AGM and MSM, RAS, RGH and JM to
27 sign documents, respectively, abrogating their rights under law;
28

1 e. Respondents have never applied for and/or been issued a license by
2 Division to conduct loan modification or foreclosure consultant activities or otherwise prov
3 covered services and are not exempt from the licensing requirements of NRS 645F or
4 Regulation; and

5 f. Respondents failed to obtain loan modification agreements for Complainar
6 and/or prevent Complainants' respective real property from going to foreclosure.

7
8 13. As part of its investigation, the Division provided copies of the above-reference
9 written complaints to Respondents and requested a written response from Tolentino. Instea
10 of responding to the complaints, Tolentino retained Rena E. Starks ("Starks"), past managin
11 member of Homekeepers, LLC, to respond to the complaints. The Division held a meeting
12 with Starks on November 20, 2009, wherein Starks confirmed to the Division that:

13 a. On approximately September 14, 2009, she transferred her former
14 Homekeepers, LLC client files to Respondents;

15 b. Respondents engaged in loan modification activities on behalf of
16 Complainants;

17 c. Respondents never applied to the Division for a license as a loan
18 modification consultant, foreclosure consultant or covered service provider. Rather, Starks
19 asserted that Respondents were operating under a tax-exempt umbrella, although, to date,
20 the Division has not received proof of same; and

21 d. Respondents failed to adequately respond to the written complaints of
22 Complainants RAS, MSO, RGH and JM, and Respondents altogether failed to respond to the
23 written complaint of Complainants AGM and MSM.

24
25 14. Pursuant to the Regulation, "[f]or each violation committed by a person who
26 engages in an activity for which licensure as a covered service provider, foreclosure
27 consultant or loan modification consultant is required under this chapter and chapter 645F of
28

1 NRS, without regard to whether the person is licensed under this chapter and chapter 645F
2 NRS, the Commissioner may impose upon the person an administrative fine of not more than
3 \$10,000....if the person, whether or not acting as such...[d]oes not conduct business
4 accordance with law or has violated any provision of this chapter or chapter 645F of NRS
5 any order of the Commissioner...[or] [h]as refused to permit an examination by the
6 Commissioner of his books and affairs or has refused or failed, within a reasonable time,
7 furnish any information or make any report that may be required by the Commissioner
8 pursuant to the provisions of this chapter or chapter 645F of NRS...[or] [h]as engaged in any
9 other conduct constituting a deceitful, fraudulent or dishonest business practice." See
10 Section 103(3(c), (i), and (o) of the Regulation.
11

12 15. Pursuant to the Regulation, "[a] person who engages in an activity for which
13 licensure as a covered service provider, foreclosure consultant or loan modification consultant
14 is required under this chapter and chapter 645F of NRS, without regard to whether the person
15 is licensed under this chapter and chapter 645F of NRS, may be required by the
16 Commissioner to pay restitution to any person who has suffered an economic loss as a result
17 of a violation of the provisions of this chapter or chapter 645F of NRS...." See, Section 103(2)
18 of the Regulation.
19

20 16. Pursuant to the Regulation, "[i]f a person engages in an activity in violation of the
21 provisions of this chapter or chapter 645F of NRS or an order of the Commissioner, the
22 Commissioner may issue an order directing the person to cease and desist from engaging in
23 the activity." See, Section 108(1) of the Regulation.
24

25 VIOLATIONS OF LAW

26 After investigating this matter, the Division determined that, at all relevant times herein
27 mentioned, Respondents:

28 a. Offered or provided services of a covered services provider, foreclosure consultant

1 or loan modification consultant or otherwise engaged in, carried on or held itself out
2 engaging in or carrying on the business of a covered services provider, foreclosure consult
3 or loan modification consultant without having applied for and/or been issued a license by
4 Division and without being exempt from licensing pursuant to the provisions of Chapter 64
5 of NRS or the Regulation, in violation of Chapter 645F of NRS, and Sections 17, 102 a
6 103(3)(c) and (w) of the Regulation;

7
8 b. Failed to adequately respond to the written complaints of Complainants RAS, MS
9 RGH and JM, and altogether failed to respond to the written complaint of Complainants AGI
10 and MSM, in violation of Section 103(3)(i) of the Regulation; and

11 c. Engaged in deceitful, fraudulent or dishonest business practices by (i) asking
12 Complainants AGM and MSM, RAS, RGH, and JM to each sign a document abrogating their
13 rights under law and (ii) engaging in activities as a loan modification consultant, foreclosure
14 consultant or covered service provider without proper licensure, in violation of Section
15 103(3)(o) of the Regulation.

16
17 **ORDER**

18 **NOW, THEREFORE, THE COMMISSIONER OF THE DIVISION HEREBY ORDERS,**
19 pursuant to Chapter 645F of NRS and Section 108(1) of the Regulation, after having
20 determined that Respondents, and each of them, offered or provided services of a covered
21 services provider, foreclosure consultant or loan modification consultant or otherwise
22 engaged in, carried on or held itself out as engaging in or carrying on the business of a
23 covered services provider, foreclosure consultant or loan modification consultant without
24 having applied for and/or been issued a license by the Division and without being exempt
25 from licensing, in violation of Chapter 645F of NRS and the Regulation, that **RESPONDENTS**
26 **IMMEDIATELY CEASE AND DESIST** from the following activities:
27
28

1 1. Advertising for and/or soliciting covered services, foreclosure consultant and/or lo
2 modification consultant business in the State of Nevada without having first received a licen
3 from the Division to conduct such activities; and

4 2. Offering or providing any of the services of a covered service provider, foreclosu
5 consultant and/or loan modification consultant, or otherwise engaging in, carrying on
6 holding itself out as engaging in or carrying on the business of a covered service provide
7 foreclosure consultant and/or loan modification consultant in the State of Nevada for which
8 has not received a license from the Division to conduct such activities.
9

10 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 108(4) c
11 the Regulation, that upon filing a verified petition with the Division within **twenty (20) days** o
12 receipt of this Order to Cease and Desist, Respondents, and each of them, shall be entitled to
13 a hearing with regard to the contents of this Order to Cease and Desist. Each Respondent is
14 advised, however, that the provisions of this Order to Cease and Desist are effective
15 immediately upon such Respondent being served therewith, whether or not such Respondent
16 requests a hearing.
17

18 **NOTICE TO EACH RESPONDENT:** If you request a hearing, you are specifically
19 informed that you have the right to appear and be heard in your defense, either personally or
20 through your counsel of choice at your own expense. At the hearing, if one is timely
21 requested, the Division will call witnesses and present evidence against you. You have the
22 right to respond and to present relevant evidence and argument on all issues involved. You
23 have the right to call and examine witnesses, introduce exhibits and cross-examine opposing
24 witnesses on any matter relevant to the issues involved.
25

26 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 113(2) of
27 the Regulation, that upon written application to the Division within **twenty (20) days** of the
28 date of this Order, Respondents, and each of them, shall be entitled to a hearing with regards

1 to the contents of this Order referenced hereafter. At that hearing the Division will seek
2 impose an administrative fine against Respondents, jointly and severally, in the amount
3 Twenty Thousand Dollars and No Cents (\$20,000.00), payable to the Division on account
4 Respondents' violations of Chapter 645F of NRS and the Regulation, the Division
5 investigative costs in the amount of Four Hundred Twenty Dollars and No Cents (\$420.00) ;
6 well as the Division's attorney's fees, if any, incurred herein, to be proven at the hearing.
7

8 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 103(2) of
9 the Regulation, that Respondents immediately cancel all contracts, if any, with homeowner
10 and refund to homeowners all moneys collected by Respondents from such homeowner
11 ("Restitution Amounts"), including, but not limited to, payment of Nine Hundred Dollars and No
12 Cents (\$900.00) to Complainant MSO.

13 Should either Respondent not timely request a hearing within **twenty (20) days** of the
14 date of this Order, the Division will enter a Final Order in this matter against such
15 Respondent, as required by Section 113(2) of the Regulation. The Division's Final Order will
16 require payment by such Respondent of the administrative fines, the Division's investigative
17 costs and the Division's attorney's fees within **thirty (30) days** of the entry of the Final Order
18 and payment by such Respondent of the Restitution Amounts immediately upon entry of the
19 Final Order.
20

21 Dated this 12th day of April, 2010.

22 State of Nevada
23 Department of Business and Industry
24 Division of Mortgage Lending

25
26 By:

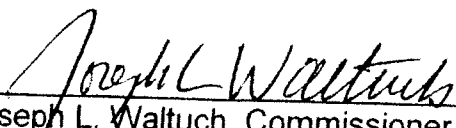

27 Joseph L. Waltuch, Commissioner
28

EXHIBIT “A”

RECEIPT

DATE 7/3/09 No. 422778

RECEIVED FROM [REDACTED] \$ 1,000

FOR RENT 1/2 year DOLLARS

ACCOUNT	1000.00	CASH	FROM	LAST	TO	REMA
PAYMENT	1000.00	MONEY ORDER				
BAL. DUE	0.00	CHECK				

BY Misha Turenko

RECEIPT

DATE 7/16/09 No. 496334

FROM [REDACTED] \$ 900-

Nine hundred dollars

FOR RENT Final of cc. DOLLARS

ACCT.	995-	CASH	FROM	CASH	TO	RSVP
PAID	900-	MONEY ORDER				
DUE	95-	CHECK				

BY Misha Turenko

CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on , April 12, 2010, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO ORDER RESTITUTION AND NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING for HOMEKEEPERS RSVP, formerly dba HOMEKEEPERS, LLC AND MARSHA TOLENTINO, addressed as follows:

Marsha Tolentino
Homekeepers RSVP, formerly dba Homekeepers, LLC
101 S. Rainbow Blvd, Ste. 25
Las Vegas, NV 89107

Certified Receipt Number: 7008 1830 0002 7959 5864

DATED this 12th day of April, 2010

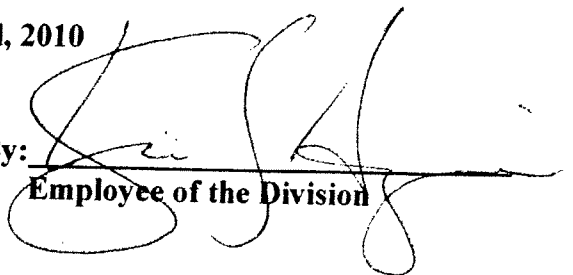
By: 
Employee of the Division

EXHIBIT “B”

1
2 NOW, THEREFORE, IT IS HEREBY ORDERED that, pursuant to NRS 622.080 a
3 NRS Chapter 645F and by permanent regulation R052-09 promulgated pursuant there
4 Respondents shall immediately **CEASE AND DESIST** soliciting for and conducting any and
5 covered service provider, foreclosure consultant and/or loan modification activity in the State
6 Nevada. In addition, Respondents will be subject to the administrative fines, fees and/or cos
7 and restitution amounts as set forth in the original Order attached hereto as Exhibit "1".
8

9 IT IS FURTHER ORDERED that the sum of said administrative fines, fees and/or cost
10 and restitution amounts be paid in full within **thirty (30) days** of entry of the instant Order;
11

12 Dated this 12th day of May, 2010.

13 State of Nevada
14 Department of Business and Industry
15 Division of Mortgage Lending

16
17 By: Joseph L. Waltuch
18 Joseph L. Waltuch, Commissioner
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EXHIBIT “1”

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STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING

In re:

Homekeepers RSVP, formerly dba
Homekeepers, LLC, and
Marsha Tolentino

Respondents.

**ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO ORDER RESTITUTION AND
IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING**

The licensing and regulation of loan modification consultants, foreclosure consultant and other persons providing 'covered services' as defined in Nevada Revised Statute: ("NRS") 645F.310 in the State of Nevada is governed by Chapter 645F of NRS and by permanent regulation R052-09 promulgated pursuant thereto (the "Regulation"). The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Division") has the general duty to exercise supervision and control over covered service providers, foreclosure consultants and loan modification consultants. See, Chapter 645F of NRS and see the Regulation. Pursuant to that authority, the Division makes the following Factual Allegations, Violations of Law, and Order, as follows:

FACTUAL ALLEGATIONS

1. Homekeepers, LLC was a Nevada limited liability company that conducted activities as a loan modification consultant, foreclosure consultant or covered service provider in the State of Nevada out of its office located at 101 S. Rainbow Boulevard, No. 25, Las Vegas, Nevada 89145. Currently, Homekeepers, LLC status with the Nevada Secretary of State is listed as "active."

1 September 14, 2009, Homekeepers, LLC was sold, and its loan modification consult:
2 foreclosure consultant or covered service provider files were transferred to Homekeep
3 RSVP.

4 3. Homekeepers RSVP is not a licensed entity with the Nevada Secretary of State.

5 4. Based upon information and belief, and at all relevant times herein mentione
6 Homekeepers RSVP formerly dba Homekeepers, LLC ("Homekeepers RSVP") conducte
7 activities as a loan modification consultant, foreclosure consultant or covered service provide
8 in the State of Nevada out of its office located at 4616 W. Sahara Avenue, No. 297, La
9 Vegas, Nevada 89102.

10
11 5. Based upon information and belief, and at all relevant times herein mentioned,
12 Marsha Tolentino ("Tolentino") was, and continues to be, the manager of Homekeepers
13 RSVP and acted as an agent or person associated with, or employed by, Homekeepers
14 RSVP and provided covered services on its behalf in the State of Nevada.

15 6. Neither Homekeepers RSVP nor Tolentino (hereinafter collectively "Respondents")
16 has ever applied for, or been issued, a license by the Division to conduct activities as a
17 covered service provider, foreclosure consultant or loan modification consultant, whether as
18 an independent licensee or as an associated licensee, pursuant to Chapter 645F of NRS and
19 the Regulation.

20
21 7. Based upon information and belief, and at all relevant times herein mentioned:

22 a. Complainants AGM and MSM were the owners of certain real property
23 located at 4652 Deer Forest Avenue, Las Vegas, Nevada 89139;

24 b. Complainant RAS was the owner of certain real property located at 8408
25 White Shore Circle, Las Vegas, Nevada 89128;

26 c. Complainant MSO was the owner of certain real property located at 9737 Lost
27 Colt Circle, Las Vegas, Nevada 89117;
28

1 d. Complainant RGH was the owner of certain real property located at 2
2 Auchmull Street, Henderson, Nevada 89044; and

3 e. Complainant JM was the owner of certain real property located at 30
4 Atwater Drive, North Las Vegas, Nevada 89032.

5 8. In and around October through December 2009, the Division received writt
6 complaints from Complainants AGM and MSM (dated December 7, 2009), RAS (date
7 November 16, 2009), MSO (dated October 29, 2009), RGH (dated November 24, 2009) ar
8 JM (dated October 5 and 20, 2009) (individually, "Complainant" and collectively
9 "Complainants) alleging, among other things, that Respondents offered to provide, c
10 provided, for compensation, services to obtain a mortgage loan modification for Complainan
11 and/or prevent Complainant's respective real property from going to foreclosure or to provide
12 other covered services for Complainant.

14 9. Pursuant to the Regulation, "[w]hether or not a complaint has been filed, the
15 Commissioner may investigate a licensee or other person if, for any reason, it appears
16 that...[t]he licensee or other person is offering or providing any of the services of a covered
17 services provider, foreclosure consultant or loan modification consultant or otherwise
18 engaging in, carrying on or holding himself out as engaging in or carrying on the business of a
19 covered services provider, foreclosure consultant or loan modification consultant without
20 being appropriately licensed or exempt from licensing pursuant to the provisions of this
21 chapter or chapter 645F of NRS...." See, Section 105(1)(b) of the Regulation.

23 10. Pursuant to the Regulation, "[a] person shall not advertise services as, provide any
24 of the services of, act as or conduct business as a covered service provider, foreclosure
25 consultant or loan modification consultant or otherwise engage in, carry on or hold himself out
26 as engaging in or carrying on the activities of a covered service provider, foreclosure
27 consultant or loan modification consultant.

1 service provider, foreclosure consultant or loan modification consultant, as applicable, issued
2 pursuant to this chapter and chapter 645F of NRS." See, Section 17 of the Regulation.

3 11. Pursuant to the Regulation, "[i]t is unlawful for any person to provide or offer
4 provide any of the services of a covered service provider, foreclosure consultant or loan
5 modification consultant or otherwise to engage in, carry on or hold himself out as engaging
6 or carrying on the business of a covered service provider, foreclosure consultant or loan
7 modification consultant without first obtaining the applicable license issued pursuant to this
8 chapter and chapter 645F of NRS, unless the person...[i]s exempt from the provisions of this
9 chapter and chapter 645F of NRS; and [c]omplies with the requirements for that exemption
10 See, Sec. 102 of the Regulation.

12 12. After receiving the above-referenced complaints regarding Respondents, the
13 Division conducted an investigation which revealed, among other things, that:

14 a. On September 16, 2009, Complainant MSO paid Nine Hundred Dollars and
15 No Cents (\$900.00) to Respondents to obtain a mortgage loan modification and/or prevent
16 her real property from going to foreclosure and/or to provide other covered services, as
17 evidenced by a receipt issued by Tolentino, a true and correct copy of which (except
18 Complainant MSO's redacted name) is attached hereto as **Exhibit "A"** and incorporated
19 herein by reference as though set forth in full;

21 b. On September 18, 2009, Respondents provided Complainant RAS the status
22 of his loan modification request and a copy of Respondents' client handbook;

23 c. Complainant RGH received a letter dated September 14, 2009, advising of
24 the sale of Homekeepers, LLC, and transfer of files, to Respondents, and also received a
25 copy of Respondents' client handbook;

26 d. Respondents asked Complainants AGM and MSM, RAS, RGH and JM to
27 sign documents respectively, abbreviating the names of the

e. Respondents have never applied for and/or been issued a license by the Division to conduct loan modification or foreclosure consultant activities or otherwise provide covered services and are not exempt from the licensing requirements of NRS 645F or the Division's Regulation; and

f. Respondents failed to obtain loan modification agreements for Complainant and/or prevent Complainant's respective real property from going to foreclosure.

13. As part of its investigation, the Division provided copies of the above-referenced written complaints to Respondents and requested a written response from Tolentino. Instead of responding to the complaints, Tolentino retained Rena E. Starks ("Starks"), past manager of Homekeepers, LLC, to respond to the complaints. The Division held a meeting with Starks on November 20, 2009, wherein Starks confirmed to the Division that:

a. On approximately September 14, 2009, she transferred her former Homekeepers, LLC client files to Respondents;

b. Respondents engaged in loan modification activities on behalf of Complainants;

c. Respondents never applied to the Division for a license as a loan modification consultant, foreclosure consultant or covered service provider. Rather, Starks asserted that Respondents were operating under a tax-exempt umbrella, although, to date, the Division has not received proof of same; and

d. Respondents failed to adequately respond to the written complaints of Complainants RAS, MSO, RGH and JM, and Respondents altogether failed to respond to the written complaint of Complainants AGM and MSM.

14. Pursuant to the Regulation, "[f]or each violation committed by a person who engages in an activity for which licensure as a covered service provider, foreclosure consultant or loan modification agent is required, the person shall be subject to a civil penalty of not less than \$100 and not more than \$500 for each violation."

1 NRS, without regard to whether the person is licensed under this chapter and chapter 64
2 NRS, the Commissioner may impose upon the person an administrative fine of not more
3 \$10,000....if the person, whether or not acting as such...[d]oes not conduct business
4 accordance with law or has violated any provision of this chapter or chapter 645F of NR
5 any order of the Commissioner...[or] [h]as refused to permit an examination by
6 Commissioner of his books and affairs or has refused or failed, within a reasonable time
7 furnish any information or make any report that may be required by the Commission
8 pursuant to the provisions of this chapter or chapter 645F of NRS...[or] [h]as engaged in a
9 other conduct constituting a deceitful, fraudulent or dishonest business practice." See
10 Section 103(3(c), (i), and (o) of the Regulation.

12 15. Pursuant to the Regulation, "[a] person who engages in an activity for which
13 licensure as a covered service provider, foreclosure consultant or loan modification consulta
14 is required under this chapter and chapter 645F of NRS, without regard to whether the perso
15 is licensed under this chapter and chapter 645F of NRS, may be required by the
16 Commissioner to pay restitution to any person who has suffered an economic loss as a result
17 of a violation of the provisions of this chapter or chapter 645F of NRS...." See, Section 103(2)
18 of the Regulation.

20 16. Pursuant to the Regulation, "[i]f a person engages in an activity in violation of the
21 provisions of this chapter or chapter 645F of NRS or an order of the Commissioner, the
22 Commissioner may issue an order directing the person to cease and desist from engaging in
23 the activity." See, Section 108(1) of the Regulation.

24 VIOLATIONS OF LAW

25 After investigating this matter, the Division determined that, at all relevant times herein
26 mentioned, Respondents:
27

28 a. Offered or provided

1 or loan modification consultant or otherwise engaged in, carried on or held itself o
2 engaging in or carrying on the business of a covered services provider, foreclosure consi
3 or loan modification consultant without having applied for and/or been issued a license b
4 Division and without being exempt from licensing pursuant to the provisions of Chapter 6
5 of NRS or the Regulation, in violation of Chapter 645F of NRS, and Sections 17, 102
6 103(3)(c) and (w) of the Regulation;
7

8 b. Failed to adequately respond to the written complaints of Complainants RAS, MS
9 RGH and JM, and altogether failed to respond to the written complaint of Complainants AC
10 and MSM, in violation of Section 103(3)(i) of the Regulation; and

11 c. Engaged in deceitful, fraudulent or dishonest business practices by (i) askin
12 Complainants AGM and MSM, RAS, RGH, and JM to each sign a document abrogating the
13 rights under law and (ii) engaging in activities as a loan modification consultant, foreclosure
14 consultant or covered service provider without proper licensure, in violation of Section
15 103(3)(o) of the Regulation.
16

17 ORDER

18 **NOW, THEREFORE, THE COMMISSIONER OF THE DIVISION HEREBY ORDERS,**
19 pursuant to Chapter 645F of NRS and Section 108(1) of the Regulation, after having
20 determined that Respondents, and each of them, offered or provided services of a covered
21 services provider, foreclosure consultant or loan modification consultant or otherwise
22 engaged in, carried on or held itself out as engaging in or carrying on the business of a
23 covered services provider, foreclosure consultant or loan modification consultant without
24 having applied for and/or been issued a license by the Division and without being exempt
25 from licensing, in violation of Chapter 645F of NRS and the Regulation, that **RESPONDENTS**
26 **IMMEDIATELY CEASE AND DESIST** from the following activities:
27
28

1 1. Advertising for and/or soliciting covered services, foreclosure consultant and/
2 modification consultant business in the State of Nevada without having first received a li
3 from the Division to conduct such activities; and

4 2. Offering or providing any of the services of a covered service provider, foreck
5 consultant and/or loan modification consultant, or otherwise engaging in, carrying o
6 holding itself out as engaging in or carrying on the business of a covered service prov
7 foreclosure consultant and/or loan modification consultant in the State of Nevada for whi
8 has not received a license from the Division to conduct such activities.

9
10 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 108(4),
11 the Regulation, that upon filing a verified petition with the Division within **twenty (20) days**
12 receipt of this Order to Cease and Desist, Respondents, and each of them, shall be entitled
13 a hearing with regard to the contents of this Order to Cease and Desist. Each Respondent
14 advised, however, that the provisions of this Order to Cease and Desist are effective
15 immediately upon such Respondent being served therewith, whether or not such Respondent
16 requests a hearing.

17
18 **NOTICE TO EACH RESPONDENT:** If you request a hearing, you are specifically
19 informed that you have the right to appear and be heard in your defense, either personally or
20 through your counsel of choice at your own expense. At the hearing, if one is timely
21 requested, the Division will call witnesses and present evidence against you. You have the
22 right to respond and to present relevant evidence and argument on all issues involved. You
23 have the right to call and examine witnesses, introduce exhibits and cross-examine opposing
24 witnesses on any matter relevant to the issues involved.

25
26 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 113(2) of
27 the Regulation, that upon written application to the Division within **twenty (20) days** of the
28 date of this Order Respondent

1 to the contents of this Order referenced hereafter. At that hearing the Division will se
2 impose an administrative fine against Respondents, jointly and severally, in the amount
3 Twenty Thousand Dollars and No Cents (\$20,000.00), payable to the Division on account
4 Respondents' violations of Chapter 645F of NRS and the Regulation, the Division's
5 investigative costs in the amount of Four Hundred Twenty Dollars and No Cents (\$420.00)
6 well as the Division's attorney's fees, if any, incurred herein, to be proven at the hearing.
7

8 **IT IS FURTHER ORDERED**, pursuant to Chapter 645F of NRS and Section 103(2)
9 the Regulation, that Respondents immediately cancel all contracts, if any, with homeowners
10 and refund to homeowners all moneys collected by Respondents from such homeowners
11 ("Restitution Amounts"), including, but not limited to, payment of Nine Hundred Dollars and No
12 Cents (\$900.00) to Complainant MSO.

13 Should either Respondent not timely request a hearing within **twenty (20) days** of the
14 date of this Order, the Division will enter a Final Order in this matter against such
15 Respondent, as required by Section 113(2) of the Regulation. The Division's Final Order will
16 require payment by such Respondent of the administrative fines, the Division's investigative
17 costs and the Division's attorney's fees within **thirty (30) days** of the entry of the Final Order
18 and payment by such Respondent of the Restitution Amounts immediately upon entry of the
19 Final Order.
20

21 Dated this 12th day of April, 2010.
22

23 State of Nevada
24 Department of Business and Industry
25 Division of Mortgage Lending

26 By:

27 Joseph L. Waltuch
28 Joseph L. Waltuch, Commissioner

EXHIBIT “A”

RECEIPT

DATE 7/3/09 RECEIVED FROM [REDACTED] No. 422778

One thousand dollars \$ 1,000

FOR RENT 12 month

ACCOUNT	1000	00
PAYMENT	1000	00
BAL DUE	00	00

☒ CASH ☐ MONEY ORDER ☐ CHECK ☐ CREDIT CARD

FROM CASH TO Pena

BY Alvinha Tounfina

RECEIPT

DATE 9/16/09 No. 496334

FROM [REDACTED] Nine hundred dollars \$ 900

FOR RENT Final of cc. DOLLARS

ACCT	995	-
PAY	900	-
DUE	95	-

☒ CASH ☐ MONEY ORDER ☐ CHECK ☐ CREDIT CARD

FROM CASH TO RSVP

BY Musha Tounfina

CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on , May 13, 2010, I deposited in the U.S. mail, prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, FINAL ORDER for HOMEKEEPERS RSVP, FORMERLY HOMEKEEPERS, LLC AND MARSHA TOLENTINO, addressed as follows:

Marsha Tolentino
Homekeepers RSVP formerly dba
Homekeepers LLC
101 S. Rainbow Blvd., Suite 25
Las Vegas, NV 89107

Certified Receipt Number: 7006 2760 0000 0866 6583

DATED this 12th day of May, 2010

By: Susan Slack
Employee of the Division

CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on, December 1, 2010, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, FINAL ORDER for GSH 360 FM AND MARSHA TOLENTINO, addressed as follows:

**Marsha Tolentino
GSH 360 FM
4616 W. Sahara #146 & #147
Las Vegas, NV 89102**

Certified Receipt Number: 7008 1830 0002 7959 7028

DATED this 30th day of November, 2010

By: Sheila Harduno
Employee of the Division